

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application.

**Listing of Claims:**

1. (Thrice Amended and Withdrawn) A method for managing a plurality of demand accounts for multiple clients whose funds are held at a banking institution in a single insured money market deposit account, comprising:

providing a database having client information for each of the plurality of the demand accounts[account];

administering clients' deposits to and withdrawals from each of their demand accounts;

**[authorizing or rejecting the use of funds in a particular client's demand account for each demand payment requested from that client's account;]**

determining [~~the~~]a net transaction aggregated across all said demand account deposits and withdrawals on a regular periodic basis;

**[using the determination of the net transaction to deposit]**depositing funds to or **[withdraw]**withdrawing funds from said single insured money market deposit account based on the net transaction and by way of an intermediate bank;

preserving via a manner of making the transfers and/or withdrawals from said single insured money market deposit account the interest-bearing status of the single insured money market deposit account regardless of the number of said transfers and/or withdrawals from said single insured money market deposit account actually made during a month;

distributing interest paid on said single insured money market deposit account to said clients' demand accounts; and

updating the database based on the interest paid to and [for each client's deposit and authorized demand payment] clients' deposits to and withdrawals from each of their demand accounts.

2. (Withdrawn) The method of claim 1, wherein withdrawals are made by at least one method selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfer, and combinations thereof.

3. (Withdrawn) The method of claim 1, wherein deposits are made by at least one method selected from the group consisting of drafts (checks), sweeps, electronic transfers, and combinations thereof.

4.(Cancelled)

5. (Cancelled)

6. (Cancelled)

7. (Cancelled)

8. (Cancelled)

9. (Cancelled)

10. (Cancelled)

11. (Cancelled)

12. (Cancelled)

13. (Cancelled)

14. (Cancelled)

15. (Cancelled)

16. (Thrice Amended and Withdrawn) A data processing method for tracking and managing a plurality of client transaction accounts and providing a return to each of said accounts, the funds associated with said accounts aggregated for deposit in a corresponding insured deposit account **[providing]** wherein said insured deposit account, provides a return on assets held therein, said method comprising the steps of:

a. creating one or more account memory ledgers and storing therein select data for one or more of said plurality of client transaction accounts;

b. storing in said memory ledgers account data including a current or periodic account balance as well as an identification of an account owner or beneficiary;

c. tracking deposits to and withdrawals from each of said client transaction accounts and adjusting the balance for each in response to such transactions;

d. creating an insured deposit account in which funds from a plurality of said client transaction accounts are deposited, and

e. managing said insured deposit account by

assessing the aggregate activity of said plural client transaction accounts for a respective period and

calculating an asset adjustment to said insured deposit account to permit adjustment of the amount in said insured deposit account **[by a method consistent with maintaining the insured and return bearing status of said insured deposit account]**

preserving, via a manner of making transfers and/or withdrawals by way of an intermediate bank from said single insured money market deposit account, the interest-bearing status of the single insured money market deposit account regardless of the number of said transfers and/or withdrawals from said single insured money market deposit account actually made during a period[; and

**e. calculating an aggregate transactional value for said client accounts having funds held in said insured deposit account over a selected period of time and**

**determining a net asset adjustment for said insured account, to be implemented in a manner consistent with retaining its status as insured and providing a return on the assets].**

17. (Withdrawn) The method of claim 16, wherein said transactions into or out of a client's transaction account include sweeps into or sweeps out of said account.

18. (Withdrawn) The method of claim 16, further comprising calculating a corresponding return for each client transaction account having funds maintained in said insured account based on the return on the assets held in the insured deposit account.

19. (Withdrawn) The method of claim 18, wherein withdrawal transactions resulting in a negative net balance for a client's account trigger a margin approval process for such account.

20. (Withdrawn) The method of claim 1 further comprising authorizing or rejecting the use of funds in a particular client's demand account for each demand payment requested from that client's demand account.

21. (Withdrawn) The method of claim 16 further comprising calculating an aggregate transactional value for said client accounts having funds held in said insured deposit account over a selected period of time.

22. (Withdrawn) The method of Claim 1 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested in person.

23. (Withdrawn) The method of Claim 1 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by mail.

24. (Withdrawn) The method of Claim 1 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by messenger.

25. (Withdrawn) The method of Claim 1 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by telephone and distributed by mail.

26. (Withdrawn) The method of Claim 1 wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by automated teller machine.

27. (Withdrawn) The method of Claim 16 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested in person.

28. (Withdrawn) The method of Claim 16 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by mail.

29. (Withdrawn) The method of Claim 16 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by messenger.

30. (Withdrawn) The method of Claim 16 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by telephone and distributed by mail.

31. (Withdrawn) The method of Claim 16 wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by automated teller machine.

32. A method for managing a plurality of transaction accounts for multiple clients, comprising:

providing a database having client information for each of the plurality of transaction accounts;

administering clients' deposits to and withdrawals from each of their transaction accounts through a first banking institution;

determining a net transaction aggregated across all said deposits and withdrawals on a regular periodic basis;

depositing funds to or withdrawing funds from a single insured money market deposit account at a second banking institution based on the net transaction, with the withdrawing funds comprising withdrawing funds from the single insured money market deposit account at the second banking institution more than six (6) times during a month through the first banking institution;

receiving interest from the second banking institution on funds held in said single insured money market deposit account;

distributing the interest received on said single insured money market deposit account to said client transaction accounts; and

updating the database based on the interest paid to and clients' deposits to and withdrawals from each of their transaction accounts.

33. The method of claim 32, wherein withdrawals are made by at least one method selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfer, and combinations thereof.

34. The method of claim 32, wherein deposits are made by at least one method selected from the group consisting of drafts (checks), sweeps, electronic transfers, and combinations thereof.

35. The method of claim 32, further comprising authorizing or rejecting the use of funds in a particular client's transaction account for each transaction payment requested from that client's transaction account.

36. The method of Claim 32, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested in person.

37. The method of Claim 32, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by mail.

38. The method of Claim 32, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by messenger.

39. The method of Claim 32, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by telephone and distributed by mail.

40. The method of Claim 32, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by automated teller machine.

41. A data processing method for tracking and managing a plurality of client transaction accounts and providing a return to each of said transaction accounts, the funds associated with said transaction accounts aggregated for deposit in an insured money market deposit account, said insured money market deposit account providing a return on assets held therein, said method comprising:

a. creating one or more transaction account memory ledgers for storing therein selected data for one or more of said plurality of client transaction accounts;

b. storing in said memory ledgers transaction account data including a current or periodic account balance as well as an identification of an account owner or beneficiary;

c. tracking deposits to and withdrawals from each of said client transaction accounts and adjusting the balance for each in response to such transactions;

d. creating the insured money market deposit account at a second banking institution in which funds from a plurality of said client transaction accounts are to be deposited through a first banking institution;

e. managing said insured money market deposit account by  
assessing the aggregate activity of said plural client transaction accounts for a  
respective period; and

calculating an asset adjustment to said insured money market deposit account to determine an amount of funds that should be transferred from or to said insured money market deposit account in the second banking through the first banking institution;

sending information to implement a withdrawal of funds from the insured money market deposit account more than six (6) times during a month based on the asset adjustments;

receiving interest data on funds of the plurality of transaction accounts held in said single insured money market deposit account;

calculating the interest to be allocated to each client transaction account; and

updating the database based on the interest allocated and clients' deposits to and withdrawals from each of their transaction accounts.

42. The method of claim 41, wherein said transactions into or out of a client's transaction account include sweeps into or sweeps out of said account.

43. The method of claim 41, further comprising calculating a corresponding return for each client transaction account having funds maintained in said insured account based on the return on the assets held in the insured deposit account.

44. The method of claim 43, wherein withdrawal transactions resulting in a negative net balance for a client's account trigger a margin approval process for such account.

45. The method of claim 41, further comprising calculating an aggregate transactional value for said client accounts having funds held in said insured deposit account over a selected period of time.

46. The method of Claim 41, wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested in person.

47. The method of Claim 41, wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by mail.



48. The method of Claim 41, wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by messenger.

49. The method of Claim 41, wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by telephone and distributed by mail.

50. The method of Claim 41, wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by automated teller machine.

51. (Withdrawn) A method for managing a plurality of transaction accounts for multiple clients whose funds are held at a banking institution in a single insured deposit account providing a return on assets held therein, comprising:

providing a database having client information for each of the plurality of transaction accounts;

administering clients' deposits to and withdrawals from each of their transaction accounts;

determining a net transaction aggregated across all said transaction account deposits and withdrawals on a regular periodic basis;

depositing funds to or withdrawing funds by way of an intermediate bank from said single insured money market deposit account based on the net transaction;

preserving via a manner of making transfers and/or withdrawals from said single insured money market deposit account the interest-bearing status of the single insured money market deposit account regardless of the number of said transfers and/or withdrawals from said single insured money market deposit account actually made during a month;

distributing interest paid on said single insured deposit account to said clients' transaction accounts; and

updating the database based on the interest paid to and clients' deposits to and withdrawals from each of their transaction accounts.

52. (Withdrawn) The method of claim 51, wherein withdrawals are made by at least one method selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfer, and combinations thereof.

53. (Withdrawn) The method of claim 51, wherein deposits are made by at least one method selected from the group consisting of drafts (checks), sweeps, electronic transfers, and combinations thereof.

54. (Withdrawn) The method of claim 51, further comprising authorizing or rejecting the use of funds in a particular client's transaction account for each transaction payment requested from that client's transaction account.

55. (Withdrawn) The method of Claim 51, wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested in person.

56. (Withdrawn) The method of Claim 51, wherein one or more of the transfers and/or withdrawals from said single deposit account are requested by mail.

57. (Withdrawn) The method of Claim 51, wherein one or more of the transfers and/or withdrawals from said single deposit account are requested by messenger.

58. (Withdrawn) The method of Claim 51, wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by telephone and distributed by mail.

59. (Withdrawn) The method of Claim 51, wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by automated teller machine.

60. A method for managing a plurality of transaction accounts for multiple clients whose funds are held in a single insured money market deposit account to provide a return on assets held therein, comprising:

providing a database having client information for each of the plurality of the transaction accounts;

administering clients' deposits to and withdrawals from each of their transaction accounts;

determining a net transaction aggregated across all deposits to and withdrawals from said transaction accounts on a regular periodic basis;

withdrawing funds more than six (6) times during a month from said single insured money market deposit account in a second banking institution through a first banking institution based on the net transactions;

receiving interest from the second banking institution on funds held in said single insured money market deposit account;

distributing the interest paid on said single insured money market deposit account to said clients' transaction accounts; and

updating the database based on the interest paid to and clients' deposits to and withdrawals from each of their transaction accounts.

61. The method of claim 60, wherein withdrawals are made by at least one method selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfer, and combinations thereof.

62. The method of claim 60, wherein deposits are made by at least one method selected from the group consisting of drafts (checks), sweeps, electronic transfers, and combinations thereof.

63. The method of claim 60, further comprising authorizing or rejecting the use of funds in a particular client's transaction account for each transaction payment requested from that client's transaction account.

64. The method of Claim 60, wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested in person.

65. The method of Claim 60, wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by mail.

66. The method of Claim 60, wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by messenger.

67. The method of Claim 60, wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by telephone and distributed by mail.

68. The method of Claim 60, wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by automated teller machine.

69. (Withdrawn) A method for managing a plurality of individual client accounts for multiple clients, comprising the steps of:

maintaining funds for said plurality of individual client accounts in a FDIC-insured, interest-bearing deposit account;

aggregating transactions for said individual client accounts on a regular periodic basis;  
and

making needed deposits to or needed withdrawals/transfers from said FDIC-insured, interest-bearing deposit account by way of an intermediate bank based on said aggregated transactions, wherein the manner of making said withdrawals/transfers from said FDIC-insured, interest-bearing deposit account preserves said FDIC-insured, interest-bearing deposit account's interest-bearing status regardless of the number of said withdrawals/transfers actually made during a month.

70. (Withdrawn) The method of Claim 69, wherein one or more of said withdrawals/transfers from said deposit account are requested in person.

71. (Withdrawn) The method of Claim 69, wherein one or more of said withdrawals/transfers from said deposit account are requested by mail.

72. (Withdrawn) The method of Claim 69, wherein one or more of said withdrawals/transfers from said deposit account are requested by messenger.

73. (Withdrawn) The method of Claim 69, wherein one or more of said withdrawals/transfers from said deposit account are requested by telephone and distributed by mail.

74. (Withdrawn) The method of Claim 69, wherein one or more of said withdrawals/transfers from said deposit account are requested by automated teller machine.

75. (Withdrawn) A method for managing a plurality of individual client accounts for multiple clients, comprising the steps of:

maintaining funds for said individual client accounts in a FDIC-insured, interest-bearing deposit account;

aggregating transactions for said individual client accounts on a regular periodic basis;  
and

based on said aggregated transactions, making needed deposits to, or needed withdrawals/transfers from, said deposit account by way of an intermediate bank, allowing more than six (6) withdrawals/transfers to be made during a month from said deposit account.

76. (Withdrawn) The method of Claim 75, wherein one or more of said withdrawals/transfers from said deposit account are requested in person.

77. (Withdrawn) The method of Claim 75, wherein one or more of said withdrawals/transfers from said deposit account are requested by mail.

78. (Withdrawn) The method of Claim 75, wherein one or more of said withdrawals/transfers from said deposit account are requested by messenger.

79. (Withdrawn) The method of Claim 75, wherein one or more of said withdrawals/transfers from said deposit account are requested by telephone and distributed by mail.

80. (Withdrawn) The method of Claim 75, wherein one or more of said withdrawals/transfers from said deposit account are requested by automated teller machine.

81. (Withdrawn) The method of claim 1, wherein withdrawals from the transaction account are made by at least a debit card.

82. (Withdrawn) The method of claim 16, wherein tracking is made of withdrawals from each of the client transaction accounts that are made by at least a debit card.

83. The method of claim 32, wherein determining a net transaction is made by aggregating across all transaction account deposits and at withdrawals that are made by at least a debit card.

84. (Withdrawn) The method of claim 41, wherein the tracking is made of withdrawals made from each of the client transaction accounts that are made by at least a debit card.

85. (Withdrawn) The method of claim 51, wherein the determining a net transaction aggregated across all transaction account deposits and withdrawals is made for withdrawals that are made by at least a debit card.

86. The method of claim 60, wherein the determining a net transaction aggregated across all transaction account deposits and withdrawals is made for withdrawals that are made by at least a debit card.

87. (Withdrawn) The method of claim 69, wherein the aggregating transactions is made for withdrawals from the individual client accounts that are made by at least a debit card.

88. (Withdrawn) The method of claim 75, wherein the aggregating transactions is made for withdrawals from the individual client accounts that are made by at least a debit card.